NJCLASS Loan Program Information 2019-1 Indenture 6/30/2019

	Original Status		C	urrent Status		
	# of Loans By Option Type at	Outstanding Balance Per NJCLASS	Current Outstanding # of Loans Balance By Option Per NJCLASS		Percent of Outstanding	
Option Information	Orignation	Loan System	Type Lo		Loan System Balance	
Option 1 Active Repayment of Principal & Interest	967	9,079,067	10,949	\$	127,100,690	91.04%
Option 2 Deferred Repayment of Principal	4,293	44,939,747	338	\$	4,288,634	3.07%
Option 3 Deferred Repayment of Principal and Interest	6,486	85,590,445	459	\$	8,219,935	5.89%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	9,866	\$ 115,513,713	N/A
1-30 Days	1,416	17,424,588	12.48%
31-60 Days	237	3,233,371	2.32%
51-90 Days	116	1,814,514	1.30%
91-120 Days	57	807,563	0.58%
121-180 Days	54	815,510	0.58%
Over 181 Days			0.00%
	11,746	\$ 139,609,259	17.26%

	Off Information		
		Original Amount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)	\$	162,893,341	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans	- \$ - -	- - - 31_	0.0000% 0.0000% 0.0000% 0.0000%
Total defaults		31	0.0000% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost Total Net Collection from Defaults 1,635	_	31	0.0000% Collected
Total principal defaults outstanding	\$	-	0.0000% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System		139,609,259	
Less: Adjustments from Loan System to Financial Statements **	_	21,586	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements	\$	139,630,845	
** The total difference between the Financial Statements and the NJCLASS Loan System is la	efaulted Loan Receivable balance. Other differer	nces may be the timing of	postings (such as loan collections) to the

** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Info	ormation	
Bonds Issued Bonds Called Principal Maturity	\$	285,550,000 - -
Accretion		
Bonds Outstanding	\$	285,550,000

Debt Service Reserve Account	
Beginning Balance Withdraws	\$ 5,711,000
Deposits	-
Ending Balance	\$ 5,711,000

ı	Loans Outstanding by	School Type		
	School	Current	С	utstanding Prin
	Type	# of Loans		Balance
١	2 year	241	\$	1,229,052
	4 Year	10,870		130,866,374.35
	Proprietary	635		7,513,832.91
	Consolidations	-		-
	Totals	11.746	Ś	139,609,259

	RAP			
				Interest Paid on
		# of Loans	Loan Amount	Behalf of Borrower
Loans currently in RAP		-	\$ -	\$ -

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans currently in HIARP	-	\$ -

NJCLASS Loan Program Information 2019-1 Bond Issue - Combined 6/30/2019

	Or	iginal Status	(Current Status	
Option Information	# of Loans By Option Type at Orignation	Outstanding Balance Per NJCLASS Loan System	Current # of Loans By Option Type	Outstanding Balance Per NJCLASS Loan System	Percent of Outstanding Balance
option information	Origination	Loan System	туре	Loan System	Balance
Option 1 Active Repayment of Principal & Interest	967	9,079,067	10,949	\$ 127,100,690	91%
Option 2 Deferred Repayment of Principal	4,293	44,939,747	338	\$ 4,288,634	3%
Option 3 Deferred Repayment of Principal and Interest	6,486	85,590,445	459	\$ 8,219,935	6%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	9,866	\$ 115,513,713	N/A
I-30 Days	1,416	17,424,588	12.48%
31-60 Days	237	3,233,371	2.32%
51-90 Days	116	1,814,514	1.30%
91-120 Days	57	807,563	0.58%
121-180 Days	54	815,510	0.58%
Over 181 Days			0.00%
	11,746	\$ 139,609,259	17.26%

Charge Off Information			
	Ar	Original nount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)	\$	162,893,341	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans Total defaults Less: Total Collected Principal of Default Amount	\$	31 31 31	0.0000% 0.0000% 0.0000% 0.0000% 0.0000% Gross
In addition (a) Collection of Interest Accruing Post Default 2,305 (b) Recovery of Additional Charges - Total Gross Collections from Defaults 2,336 (c) Collection Cost 701 Total Net Collection from Defaults 1,635 Total principal defaults outstanding	\$		0.0000% Outstanding
Total NJCLASS (Non-Default and Defaulted) Student Loan Balance per Loan System	\$	139,609,259	
Less: Adjustments from Loan System to Financial Statements **		21,586	
Total NJCLASS (Non-Defaulted) Student Loans Receivable Balance per Financial Statements	\$	139,630,845	
** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.	timing o	of postings (such a	s loan collections) to the General Ledger but

Bonds Outstanding Information	
Bonds Issued	\$ 285,550,000
Bonds Called	-
Principal Maturity	-
Accretion	-
Bonds Outstanding	\$ 285,550,000

\$ 5,711,000
-
\$ 5,711,000
\$

		Current	Outstanding Prin	
		# of Loans	Balance	
Loans Outstanding in RAP (Repayment Assistance Program)			\$ -	
Loans Outstanding in HIARP (Household Income Affordable Repayment Plan)				
Fotal State of the	·	-	-	-
The current weighted average interest rate (WAC) for loans in the 2019-1 Bond Issue is			8.39%	_
The current weighted average FICO score for loans in the 2019-1 Bond Issue is			718	
The current weighted average remaining life for loans in the 2019-1 Bond Issue is			129	Month
	Loans Outstanding by Sch	nool Type		
	School	Current	Outstanding Prin	
	Type	# of Loans	Balance	
	2 year	241	\$ 1,229,052	
	4 Year	10,870	130,866,374	
	Proprietary	635	7,513,833	
	Consolidations	-	-	
	Totals	11,746	\$ 139,609,259	

Interest Paid on		RAP		
# of Loans Loan Amount Behalf of Borrower Loans currently in RAP - \$ - \$ -	Loans currently in RAP		*	Behalf of Borrower

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans currently in HIARP		\$ -

NJCLASS Loan Program Information 2019-1 Bond Issue 6/30/2019

	C	riginal Sta	tus		Current Status			
Option Information	# of Loans By Option Type at Orignation	Pe	tstanding Balance r NJCLASS in System	Current # of Loans By Option Type		Outstanding Balance Per NJCLASS Loan System		Percent of Outstanding Balance
Option 1 Active Repayment of Principal & Interest	-	\$	-	-		\$	-	0.00%
Option 2 Deferred Repayment of Principal	-	\$	-	-		\$	-	0.00%
Option 3 Deferred Repayment of Principal and Interest	-	\$	-	-		\$	-	0.00%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
Not Delinquent	-	\$ -	N/A
1-30 Days	-	-	0.00%
31-60 Days	-	-	0.00%
61-90 Days	-	-	0.00%
91-120 Days	-	-	0.00%
121-180 Days	-	-	0.00%
Over 181 Days		<u> </u>	0.00%
	-	\$ -	0.00%

·		Charge Off Information	_		·
			Amount	ginal of Loans ursed	Percentage of Original Disbursements
otal Loans Disbursed from Issue (including loans now in default)			\$	-	
Balance due on accounts currently in default:					
Disability & Bankruptcy Discharged		-	\$	-	0.00%
Default - Lit		-		-	0.00%
Death		-		-	0.00%
Cumulative principal repayments on defaulted loans				<u> </u>	0.00%
otal defaults				-	0.0000% Gross
ess: Total Collected Principal of Default Amount				-	0.00% Collected
n addition (a) Collection of Interest Accruing Post Default	-				
(b) Recovery of Additional Charges	-				
Total Gross Collections from Defaults	-				
(c) Collection Cost	-				
Total Net Collection from Defaults	-				
otal principal defaults outstanding			\$	-	0.0000% Outstanding

** The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.

Bonds Outstanding Info	rmation	
Bonds Issued	\$	285,550,000
Bonds Called		
Principal Maturity		-
Accretion		-
Bonds Outstanding	\$	285,550,000

Debt Service Reserve Account	
Beginning Balance Withdraws	\$ 5,711,000
Deposits	-
Ending Balance	\$ 5,711,000

	-				
Loans Outstanding by School Type					
School	Current	Outstanding Prin			
Type	# of Loans	Balance			
2 year	-	\$ -			
4 Year	-	-			
Proprietary	-	-			
Consolidations	-	-			
Totals	-	\$ -			

	RAP	
		Interest Paid on
	# of Loans Loan Amount	Behalf of Borrower
Loans currently in RAP	- \$ -	\$ -

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans currently in HIARP	-	\$ -

NJCLASS Loan Program Information 2019-1 Bond Issue-Transferred Loans 6/30/2019

	0	riginal	Status		Current Status	us		
	# of Loans By Option		Outstanding Balance	Current # of Loans			utstanding Balance	Percent of
	Type at		Per NJCLASS	By Option			er NJCLASS	Outstanding
Option Information	Orignation		Loan System	Type		Lo	an System	Balance
Option 1 Active Repayment of Principal & Interest	967	\$	9,079,067	10,949		\$	127,100,690	91.04%
Option 2 Deferred Repayment of Principal	4,293	\$	44,939,747	338		\$	4,288,634	3.07%
Option 3 Deferred Repayment of Principal and Interest	6,486	\$	85,590,445	459		\$	8,219,935	5.89%

	Delinquency Summary		
	# of Loans	Outstanding Balance	Percent of Outstanding Balance
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61-90 Days	116	1,814,514	1.30%
91-120 Days	57	807,563	0.58%
121-180 Days	54	815,510	0.58%
Over 181 Days			0.00%
	11,746	\$ 139,609,259	17.26%

		Charge Off Information		
			Original ount of Loans Disbursed	Percentage of Original Disbursements
Total Loans Disbursed from Issue (including loans now in default)			\$ 162,893,341	
Balance due on accounts currently in default: Disability & Bankruptcy Discharged Default - Lit Death Cumulative principal repayments on defaulted loans		:	\$ - - - 31_	0.0000% 0.0000% 0.0000% 0.0000%
Total defaults			31	0.0000% Gross
Less: Total Collected Principal of Default Amount In addition (a) Collection of Interest Accruing Post Default (b) Recovery of Additional Charges Total Gross Collections from Defaults (c) Collection Cost Total Net Collection from Defaults	2,305 - 2,336 701 1,635		 31	0.0000% Collected
Total principal defaults outstanding			\$ <u> </u>	0.0000% Outstanding

Loans Outstanding by School Type				
School	Current	0	utstanding Prin	
Type	# of Loans		Balance	
2 year	241	\$	1,229,052	
4 Year	10,870		130,866,374	
Proprietary	635		7,513,833	
Consolidations	-		-	
Totals	11 7/16	Ġ	139 609 259	

	RAP			
			Interest Paid on	
	# of Loa	s Loan Amount	Behalf of Borrower	
Loans currently in RAP		\$	- \$ -	

	HIARP	
		HIARP Eligibility
	# of Loans	Remaining Balance
Loans currently in HIARP	-	\$ -

^{**} The total difference between the Financial Statements and the NJCLASS Loan System is largely due to the Defaulted Loan Receivable balance. Other differences may be the timing of postings (such as loan collections) to the General Ledger but not yet to the Loan System and other miscellaneous adjustments to either the Loan System and/or the General Ledger.